

Stern, Finegan, & Winik, P.A.

100 North Market Street
P.O. Box 703
Frederick, Maryland 21701

September 5, 1979

Attorneys

Seymour B. Stern
Lawrence E. Finegan
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662-1113
(301) 888-6835

Ms. Nancy W. Shoemaker
A 101 Waverley Apartments
Frederick, Maryland 21701

In compliance with instructions I have received from First Federal Savings & Loan Association of Hagerstown, I have instituted mortgage foreclosure proceedings against your property in the Circuit Court for Frederick County, Maryland.

Your loan is in default for failure to pay your monthly payments when due.

Your property and improvements thereon will be offered for sale at the Frederick County Courthouse door on Wednesday, September 12, 1979 at 10:00 a.m.

A deposit of Ten percent (10%) of the purchase price in cash or check acceptable to Assignee will be required at the time and place of the sale and the balance of the purchase price to be paid within five (5) days after final ratification of the sale by the Circuit Court for Frederick County. Expenses of conveyancing will be paid by the purchaser or purchasers. Real property taxes and public charges will be adjusted to date of sale.

Pursuant to the power of sale contained in your mortgage, you have the right to discontinue the foreclosure proceedings at any time prior to the sale of your property, if your entire mortgage debt, plus accrued costs are paid and satisfied. In the event this is done, you will be responsible for paying the counsel fees and one-half of the commissions allowable by the Circuit Court for Frederick County.

Enclosed is a copy of the advertisement of the sale of your property as it recently appeared in a local newspaper.

Very truly yours,

STERN, FINEGAN & WINIK, P. A.

Seymour B. Stern

SBS/cl.

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CERTIF

● SENDER: Complete items 1, 2, and 3. Add your address in the "RETURN TO" space on reverse.		1. The following service is requested (check one). <input checked="" type="checkbox"/> Show to whom and date delivered <input type="checkbox"/> Show to whom, date, and address of delivery <input type="checkbox"/> RESTRICTED DELIVERY Show to whom and date delivered <input type="checkbox"/> RESTRICTED DELIVERY Show to whom, date, and address of delivery \$ (CONSULT POSTMASTER FOR FEES)		2. ARTICLE ADDRESSED TO: Ms. Nancy W. Shoemaker A 101 Waverley Apartments Frederick, Md. 21701		3. ARTICLE DESCRIPTION: REGISTERED NO. 710626 CERTIFIED NO. INSURED NO.		(Always obtain signature of addressee or agent) I have received the article described above. SIGNATURE <input checked="" type="checkbox"/> Addressee <input type="checkbox"/> Authorized agent		POSTMARK DATE OF DELIVERY JAN 11 1979		5. ADDRESS (Complete only if requested)		6. UNABLE TO DELIVER BECAUSE:		CLERK'S INITIALS	
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PS Form 3811, Apr. 1977 RETURN RECEIPT, REGISTERED, INSURED AND CERTIFIED MAIL

☆GPO: 1977-0-249-595